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Ametra Portfolio Management Services

INVEST BEYOND LIMITS

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Ametra FactorCapro PMS (AFC)

SNAPSHOT

Strategy Overview

Salient Details

Live Date	17 July 2025
Inception Date	30 December 2005
Benchmark	NSE Multi Asset Index 2
Type	Multi-Asset Strategy
Geographic Exposure	India (90-100%) & Global Markets (through ETFs listed in India)
Asset Class	Debt, Equity, Gold and International Equity
Instruments	Debt Funds, Bonds, Direct Stocks, ETFs and Index Funds
Equity Exposure	0%-50%
No. of Components	10-60
Rebalancing Frequency	Discretionary
Risk Exposure	Very Low

Value Proposition

- Primary focus on capital protection with regular income.
- 9% annual income from the 2nd year. For every deferred year, the annual income increases by 1.2% per annum. The max deferred period is 10 years.
- Principal compounding (post-income) stands between 3% and 6% over the 10-year horizon.
- Tax-efficient regular income with tax liability less than 50% over a 10-year horizon vis-à-vis FDs and bonds.
- Better than all Annuity products offered in the market by Life Insurance companies.

Pricing Options	Fixed Fee	Performance Fee	Hurdle Rate (High Water Mark)
Option 1	1.00%	0.00%	NA

- Other charges (including broking, custodian, etc.) at actual

Focus on **Capital Protection**, with **Gradual Risk Transition**

Initial Investment of 1 Crore in the Scheme

	Debt Allocation	Multi-Asset Portfolio Allocation	Income
Year 1	100%	0%	No Income
Year 2	80%	20%	75000 p.m.
Year 3	70%	30%	75000 p.m.
Year 4	65%	35%	75000 p.m.
Year 5	60%	40%	75000 p.m.
Year 6 and above	50%	50%	75000 p.m.

Regular Income, with Principal Compounding

EXPECTATION FROM STRATEGY

—
Regular Income: 0.75% of the Principal
would be paid out every month as
Income

—
**Deferred Income Benefits: Annual
Income increases by 1.20% p.a.**
for every year deferred

—
**Principal Compounding: Estimated
10 Year CAGR of ~ 3%-6%**

**MULTI-ASSET PORTFOLIO INCREASES ALLOCATION TO DEBT AND GOLD IN BAD TIMES, LEADING TO ADDITIONAL RISK
PROTECTION**

Tactical Risk Rotation in Multi-Asset Portfolio

Bear Market

Gold ETF – 10%
Debt ETF – 60%
Low Volatility Factor Equity – 20%
Dividend Factor Equity – 10%

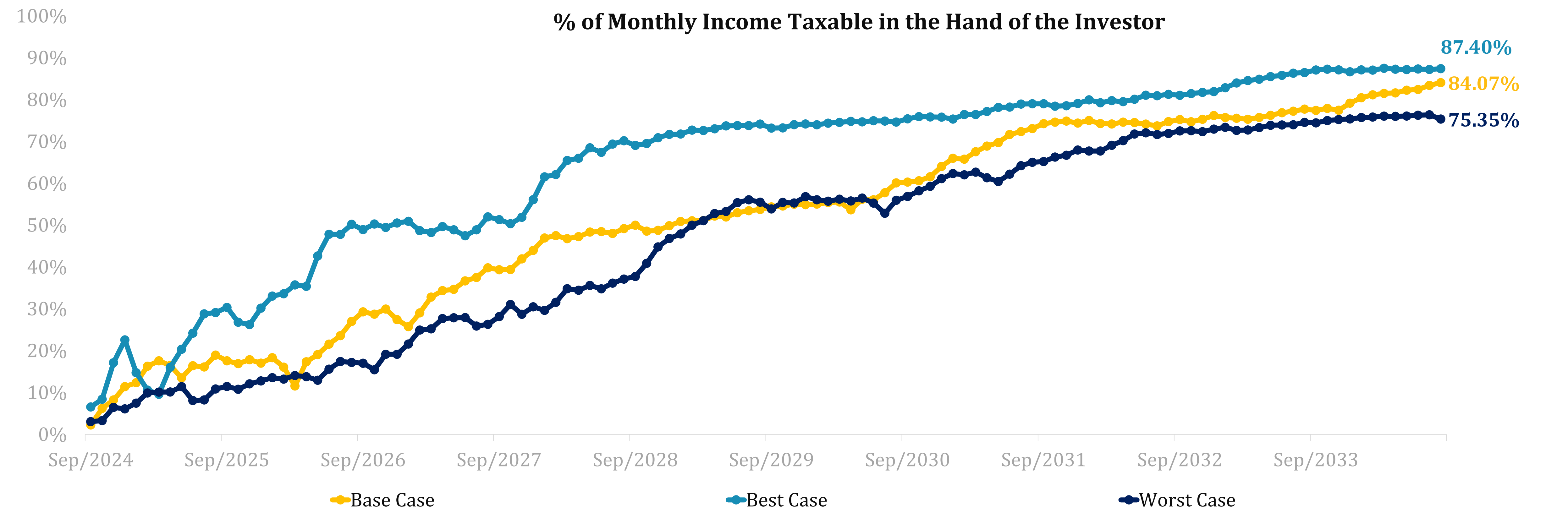
Market Consolidation

Gold ETF – 10%
Debt ETF – 30%
Low Volatility Factor Equity – 10%
LargeCap Equity – 50%

Bull Market

Gold ETF – 10%
Debt ETF – 10%
International Equity ETF – 10%
LargeCap Equity – 20%
MidCap Equity – 20%
High-Risk Factor Equity – 30%

Tax-Efficient Income, as compared to Peers



Save up to 50% Tax on Income earned over 10 years

No Risk to Principal & Income across Market Conditions

Annualized Holding Period	Average		Max		Min	
	Income Payout	Return on Principal	Income Payout	Return on Principal	Income Payout	Return on Principal
1Y	0.00%	8.08%	0.00%	8.08%	0.00%	8.08%
3Y	9.00%	4.06%	9.00%	7.17%	9.00%	1.92%
5Y	9.00%	3.86%	9.00%	6.62%	9.00%	1.77%
10Y	9.00%	5.05%	9.00%	6.21%	9.00%	3.76%
15Y	9.00%	6.24%	9.00%	7.40%	9.00%	5.20%

Outperforms all Annuity Products

Parameters	Ametra FactorCapro PMS	Annuity Products (With Return of Premium)
Minimum Amount	50,00,000	1,00,000
Tax on Contribution	None	1.80% GST
Income After	1 Year	Immediately
Monthly Income	0.75% per month Can increase by 0.10% per month for each year deferred	Ranges from 0.50% to 0.60% per month based on the Insurer Can increase by 0.04% per month for each year deferred
Principal Compounding	10-YR CAGR of 3-6% p.a.	None
Total Returns (including Income from 2 nd Year)	10-YR CAGR of 12%-15% p.a.	10-YR CAGR of up to 6.50% - 7.70% p.a. based on the Insurer
Taxation	Taxable based on LTCG/STCG	Taxable based on Income Slab
Capital Protection	Protected across all market conditions	Protected across all market conditions
Liquidity	Highly liquid, can be redeemed anytime	Illiquid, it will be redeemed only after the death of the insured

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About Us

SNAPSHOT

Portfolio Manager: **15+ Yrs & \$5 bn+ Assets**

Karan, CFA

Co-founder, CIO & Portfolio Manager

15 plus years of experience in developing equity and fixed income products. Introduced and managed investment strategies totalling more than \$5 billion at Indxx Capital. Specialised in serving AMCs, ETF sponsors, hedge funds and pension funds. Leveraging expertise in factor investing and quantitative research, he came up with a suite of ETF and equity portfolios at Ametra, designed to outperform market benchmarks across market cycles.

He is an alumnus of MDI Gurgaon and a CFA charter holder.



Leadership Team with **35+ Years of Combined Experience**



Anshul Sharan

Co-Founder & CEO

- An IIT & IIM alumnus
- 19+ years of experience in strategy, risk, and operations
- Helped achieve successful IPO & 50% CAGR growth at CreditAccess Grameen
- Scaled index business at Indxx Capital to \$500 Mn AUA
- Early on in career founded and led an art marketplace startup.



Karan, CFA

Co-Founder, CIO & Portfolio Manager

- An MDI alumnus
- 15+ years of experience in developing equity and fixed income products including smart-beta strategies
- Specialized in serving AMCs, ETF sponsors, hedge funds, and pension funds
- Introduced and managed investment strategies totaling \$5+ Bn at Indxx Capital



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